

Pamela J. Chaney
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(325)672-9227 fax

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

Patrick Keith Swaner	§	
And	§	
Lori Denise Swaner	§	CASE NO. 09-10258-RLJ-13
	§	
	§	Hearing Date: 8/26/2013
DEBTORS	§	Hearing Time: 11:00 A.M.

DEBTORS' OBJECTION TO TRUSTEE'S MODIFICATION
OF PLAN AFTER CONFIRMATION

DEBTORS Patrick Keith Swaner & Lori Denise Swaner, by and through attorney, Pamela J. Chaney, file this Objection to Trustee's Modification after Confirmation, and would respectfully show the Court as follows:

1. Debtors' Chapter 13 case was filed 7/9/2009.
2. Trustee proposes to raise the Debtor's Trustee payment from \$780.00 to \$1,780.00 beginning August, 2013 for a new base of \$58,800.00. This modification is based on Debtors' 2012 tax return which shows as adjusted gross income of \$135,747.00. Schedule I on file shows an annual income of \$67,281.96.
3. This increase in the adjusted gross income is due to a one time bonus Ms. Swaner received during the year while she was employed with Ensign Facility Services, Inc. Mrs. Swaner's employment with Ensign Facility Services, Inc. ended on June, 12, 2012. Mrs. Swaner is now employed with a different company, IntegraCare of Hospice of Abilene, LLC and will no longer be receiving any of these types of bonuses.
4. Debtor request that the Trustee's Modification to increase the Debtors' Trustee payment be denied and the payment remain at \$780.00.

FOR THESE REASONS, Debtors request that the Trustee's Modification be denied and the Debtors' Trustee payment remain at the current \$780.00 per month.

Respectfully Submitted,

/s/Pamela J. Chaney
Attorney for Debtor

CERTIFICATE OF SERVICE

I hereby certify a true and correct copy of the foregoing Objection was served on 7/23/2013 to the following parties in interest at the address listed below by ECF and/or regular U.S. First Class mail:

Walter O'Cheskey
6308 Iola Ave.
Lubbock, Texas 79424

U.S. Trustee
1100 Commerce Street, RM 9C60
Dallas, Texas 75242

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 1901-7346

Swaner, Patrick Keith
Swaner, Lori Denise
8106 CR 241
Clyde, TX 79510

attached mailing matrix

/s/Pamela J. Chaney
Attorney for Debtor

Label Matrix for local noticing
0539-1
Case 09-10258-rlj13
Northern District of Texas
Abilene
Tue Jul 23 13:36:54 CDT 2013

United States Trustee
1100 Commerce Street
Room 976
Dallas, TX 75242-0996

306 Federal Building
1205 Texas Avenue
Lubbock, TX 79401-4037

Bassel & Wilcox
P.O. Box 11509
Fort Worth, TX 76110-0509

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Callahan County
CO Michael Reed
P O Box 1269
Round Rock, TX 78680-1269

Callahan County Tax A-C
100 W 4th Street, Ste 101
Baird, TX 79504-5300

Candica, L.L.C.
CO Weinstein & Riley, P.S.
2001 Western Ave., Ste. 400
Seattle, WA 98121-3132

(p)CHRYSLER FINANCIAL
27777 INKSTER RD
FARMINGTON HILLS MI 48334-5326

CitiFinancial, Inc
P.O. Box 140489
Irving, TX 75014-0489

Citicorp Trust Bank Mortgage Services
PO Box 168648
Irving, TX 75016-8648

Citifinancial
Po Box 499
Hanover, MD 21076-0499

Collection
Attn: Bankruptcy Department
PO Box 10587
Greenville, SC 29603-0587

(p)DELL FINANCIAL SERVICES
P O BOX 81577
AUSTIN TX 78708-1577

Dell Financial Services L.L.C.
CO Resurgent Capital Services
PO Box 10390
Greenville, SC 29603-0390

ECMC
P.O. Box 75906
Saint Paul, MN 55175-0906

ECMC
PO Box 16408
St. Paul, MN 55116-0408

First Financial Bk Na
400 Pine St
Abilene, TX 79601-5137

(p)FORD MOTOR CREDIT COMPANY
PO BOX 6275
DEARBORN MI 48121-6275

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

LVNV Funding LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(p)MICHAEL REED OR LEE GORDON
PO BOX 1269
ROUND ROCK TX 78680-1269

Monte J. White & Associates, P.C.
402 Cypress, Suite 310
Abilene, TX 79601-5151

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Capital One Bank
POB 41067
NORFOLK VA 23541-1067

Panhandle Plains
Student Services Care of Claims Dept
PO Box 839
Canyon, TX 79015-0839

Panhandle Plains Student Loan Center
PO Box 839
Canyon, TX 79015-0839

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Recovery Management Systems Corporation
25 SE 2nd Ave. Ste. 1120
Miami, FL 33131-1605

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

T and P Federal Credit Union
101 S. Main St.
Big Spring, Texas 79720-2516

TGSLC TG Mail Center
Attn: Claims CLMS 1-1 -1E3
3500 Wadley Place Ste 303
Austin, TX 78728-1279

Vanda, LLC
c/o Weinstein & Riley, P.S.
2001 Western Ave., Ste. 400
Seattle, WA 98121-3132

Vanda, LLC
CO Weinstein & Riley, P.S.
2001 Western Ave., Ste. 400
Seattle, WA 98121-3132

West Central Tx Coll B
Po Box 2586
Abilene, TX 79604-2586

Lori Denise Swaner
8106 CR 241
Clyde, TX 79510-6908

Pamela Jean Chaney
Monte J. White & Associates, P.C.
American State Building
402 Cypress, Ste. 310
Abilene, TX 79601-5151

Patrick Keith Swaner
8106 CR 241
Clyde, TX 79510-6908

Walter 12,13 Ocheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

CAPITAL ONE BANK -USA, N.A.
CO TSYS DEBT MANAGEMENT -M
PO BOX 5155
NORCROSS, GA 30091

(d)Capital 1 Bank
Attn: CO TSYS Debt Management
PO Box 5155
Norcross, GA 30091

Chrysler Financial
Po Box 201147
Arlington, TX 76006

(d)Chrysler Financial Services Americas L.L.C
P.O. Box 860
Roanoke, TX 76262
Attn: Rose Arraf

Dell Financial Services
Attn: Bankruptcy Dept.
12234 North IH 35
Austin, TX 78753

Ford Motor Credit Corporation
National Bankruptcy Center
PO Box 537901
Livonia, MI 48153

IRS Special Procedures
Mail Code 5020-DAL
1100 Commerce St, Room 9B8
Dallas, TX 75242

(d)Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Michael Reed
McCreary Veselka, Bragg & Allen P.C.
PO Box 1269
Round Rock, TX 78680

Portfolio Rc
Attn: Bankruptcy
120 Corporate Blvd Suite 100
Norfolk, VA 23502

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Callahan County

(u)Candica L.L.C.

(u)Chrysler Financial Services Americas, L.L.

(d)Panhandle Plains Student Loan Center
PO Box 839
Canyon, TX 79015-0839

End of Label Matrix
Mailable recipients 37
Bypassed recipients 4
Total 41